Firewise: An Insurance Perspective

Austin, TX

Rob Galbraith, CPCU, CLU, ChFC
Director, Property Underwriting
Property & Casualty Company
Our Mission
The mission of the association is to facilitate the financial security of its members, associates, and their families through provision of a full range of highly competitive financial products and services; in so doing, USAA seeks to be the provider of choice for the military community.

Our Core Values
Service ◆ Loyalty ◆ Honesty ◆ Integrity

Our Brand Promise
GOING ABOVE
FOR THOSE WHO HAVE GONE BEYOND

Our Brand Pillars
Shared Military Values ◆ Financial Strength & Wisdom ◆ Passionate Member Advocacy
Firewise Principles in Action
Alternative Approaches
Preparing Your Physical Surroundings

Highlights:

Use Class A roofing and tempered windows

Create fire-resistant zones in landscaping

Clear leaves and flammable materials

Keep gutters clean and trees trimmed
Preparing Beyond Your Physical Surroundings

- Deductibles
- Coverage limits
- Policy exclusions
- Emergency fund
- Secure storage of records
- Home inventory
Preparing For When Disaster Strikes

Be informed. Make a plan. Take action.
A natural disaster can strike any time and any place. No matter the season, start preparing now.

**STEP 1:** Stock your emergency kit* with:

- **FOOD, WATER & MEDICATION**
  Pack a three-day supply of nonperishables and 1 gallon of water per person, per day. Don’t forget about your pets!

- **FIRST AID KIT, FLASHLIGHT & BATTERIES**
  Include a battery-powered or hand-crank NOAA weather radio.

- **MATCHES & TOOLS**
  Include a multipurpose tool and a can opener.

- **CHANGE OF CLOTHES, STURDY SHOES & SLEEPING BAGS**
  Consider additional items for cold-weather climates, and include personal hygiene items.

**STEP 2:** Develop a family communication plan and practice your evacuation. Remember to lock up before you leave.

**STEP 3:** Take inventory of your belongings, and store your important documents off-site and/or use “cloud” storage.

**STEP 4:** Keep your emergency savings in an easily accessible account.

Know which catastrophes are a threat where you live. Plan well in advance to maximize the safety of your family and minimize losses. Visit usaa.com/disaster to get started.

*Additional items to consider include: Paper maps of the local area, cell phones with their charging devices, children’s activities, and cash in case ATMs are not available.

Make a plan, update it regularly and consult with your insurance advisor to review all of your policies.
Promoting Mitigation In The Communities We Serve

Education

Volunteering

Collaboration

Response Program
For additional questions, please contact me at:

rob.galbraith@usaa.com
(210) 913-5275